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ABSTRACT

In this sequel to the report of a 1966 survey of 1,413 household heads in rural areas of the Ozarks region, socioeconomic conditions are discussed for the 439 household heads who had reported total or partial disabilities. Of the 439 households, 41% were in poverty. Household heads' incomes were small because many heads were unable to hold regular jobs and most heads were of advanced age. They generally had low level employment skills, and very few of the heads had completed high school. Nearly 44% of those who had jobs were farmers. Medical expenses in households were quite high, and only 70% of the heads had health insurance. A related document in ED 043 407. (Author/NQ)

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A Profile of Disabled Household Heads and Spouses in Rural Areas of the Ozarks Region

ED 059925

ECONOMIC RESEARCH SERVICE

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ABSTRACT

This report is a sequel to Human Resources in the Ozarks Region...With Emphasis on the Poor, published in May 1970 as Agricultural Economic Report No. 182. Prepared by the Economic Research Service, U. S. Department of Agriculture (USDA), in cooperation with the Agricultural Experiment Stations at the Universities of Arkansas and Missouri, AER 182 examined the socio-economic conditions of rural people in the Ozarks region of Arkansas, Missouri, and Oklahoma. In the sample of 1,413 household heads in that study, 31 percent, or 439 heads, reported total or partial disabilities. The current report describes and analyzes these 439 heads and their households. Of these households, 41 percent were in poverty. Household heads' incomes were small because many were unable to hold regular jobs and most heads were of advanced age. They generally had low skills and very few had completed high school. Nearly 44 percent of those who had jobs were farmers. Medical expenses in households with disabled heads were quite high and only 70 percent of them had any health insurance. Keywords: Disability, poverty, income, education, employment, Ozarks region, rural areas.

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HIGHLIGHTS

Over 30 percent of household heads in a 1966 survey of rural Ozarks households were partially or totally disabled. Perhaps 10 to 15 percent of these 439 heads have the potential for rehabilitation and subsequent gainful employment.

Nearly a fourth of the household heads reported disabilities they considered to be permanent, and nearly a fourth indicated they were totally disabled. Over 83 percent of the male household heads and 90 percent of the female household heads had visited a doctor or clinic for help during the past year (1965). Medical expenses were high; in 1965, four out of 10 had medical or dental bills from $100 to $500. Seventy percent of the disabled household heads had insurance for these bills; the rest relied on help from public agencies, friends, and relatives.

Only one in six operated a farm; 86 percent of these operators owned the land they farmed. In both farm and nonfarm households, some food was purchased for home consumption. Two-person households were reported by 54 percent of the farm and 44 percent of the nonfarm households. At the other end of the scale, 18 percent of the farm and 15 percent of the nonfarm households had five or more members.

More than half the disabled household heads were over 65 years old. Most heads were male. Generally, more households headed by females were in poverty (based on household size and income) than were those headed by males. Less than 3 percent of the households with female heads but 15 percent of those with male heads had incomes of $5,000 or more a year.

Incomes were small--annual earnings for seven out of 10 households were less than $2,000. Occupation of the disabled household head was another influence on the size of income; household heads in unskilled jobs earned less than $3,000 annually. Only operators or professional workers earned $5,000 or more a year.

Few disabled household heads held more than one job--18 percent of those living on farms and less than 1 percent of those not living on farms. Absenteeism due to disability was not high. Less than 30 percent of disabled household heads working full-time lost up to half a year from their jobs. On the average, part-time workers missed more weeks than full-time workers did.

Nearly 60 percent of the disabled household heads reported holding one job during a 5-year period preceding the 1966 survey. Household heads 45 to 64 years old seemed to remain unemployed longer than did household heads in the other age groups.

Few disabled household heads had completed high school--one in nine--and only six held a college degree. Amount of education affected their economic status; heads with no formal education were in poverty or the marginal class (annual income of $3,000-$4,999), while none of the college graduates were in poverty. Over 80 percent of disabled household heads with a grade school education or less were in poverty.

The economic position of the disabled household heads seemed to influence the amount of education they thought their children needed. Household heads with household income of less than $3,000 a year considered high school sufficient; household heads with household income of $3,000 or more a year thought a college education was necessary.

A PROFILE OF DISABLED HOUSEHOLD HEADS AND SPOUSES IN RURAL AREAS OF THE OZARKS REGION

By O. Wendell Holmes1/

INTRODUCTION

Physical disabilities tend to decrease a person's earning potential. People who are totally disabled, especially if they have such poverty-linked characteristics as advanced age, low educational level, unemployment, lack of marketable skills, and little or no source of income, will almost certainly be in poverty. Similarly, those who are partially disabled and also have poverty-linked characteristics will probably be in poverty.

In a study of the socioeconomic condition of rural people in the Ozarks region in 1966, over 30 percent of the random sample of 1,413 household heads reported some degree of disability.2/ Because it was thought that a profile of the disabled heads and their households would be useful in formulating and evaluating rehabilitative programs for them, the data for these households were analyzed in this report. The rural parts of the 125 counties delineated as the Ozarks Economic Development Region in 1966 constituted the study area.3/

LEVEL OF DISABILITY

Questions on various aspects of the health of the 1,413 respondents were asked in two different parts of the schedule used in the 1966 survey. All answers were based on the respondents' self-evaluation of their health. As mentioned, nearly a third of the household heads reported disabilities of some type (table 1).4/ In an early part of the interview, household heads were asked their employment status; 88 indicated they were totally disabled and not working. Fourteen household heads who, at the beginning of the questionnaire, simply said they were retired changed their self-evaluation to being disabled and thus retired, after more thorough querying. In a later section that explored their health status more fully, 102 indicated they were totally disabled. This figure is the one used here and in the report by Hoover and Green as the number of household heads who were totally disabled.

1/ Economist, Economic Development Division, Economic Research Service, stationed at Corvallis, Ore.

2/ Herbert Hoover and Bernal L. Green. Human Resources in the Ozarks Region...With Emphasis on the Poor, Econ. Res. Serv., U. S. Dept. Agr., cooperating with Agr. Expt. Stations, Univ. Ark. and Univ. Mo., Agr. Econ. Rpt. 182, May 1970.

3/ The sampling procedure is explained in the reference cited in footnote 2.

4/ Tables appear at the end of this report.

Nearly all (97 percent) of the disabled household heads said their disability limited their ability to work or do chores (table 2). Spouses were not as disabled; less than half had disabilities that limited their ability to work. Of the 151 disabled spouses, only 14 were totally disabled.

Permanency of Disabilities

The respondents were also asked which of their disabilities were more or less permanent. As was required from the makeup of the sample, all of them reported having a disability of some type, with varying degrees of permanency. Nearly one-fourth of the respondents considered themselves to be totally disabled and the remainder, partially disabled. A disability due to problems involving the heart or brain was the most frequently mentioned specific handicap by both the totally and the partially disabled household heads. Nearly one in six household heads reported such a handicap, which was a considerably higher proportion than that for arthritis, the next most frequently mentioned specific handicap. As shown in table 3, household heads mentioned a large variety of disabilities, with various frequencies. For the spouses, the general pattern was the same, with some types of disabilities mentioned frequently and a few mentioned only occasionally (table 4). As with the household heads, the most commonly mentioned specific infirmity of spouses with total disability involved the heart or brain. For those with partial disability, arthritis, abnormal blood pressure, and problems involving the heart or brain were most often mentioned and in that order. Accidents resulting in disabilities were also frequently mentioned by the household heads. None of the disabled spouses indicated any total disability due to accidents.

The differential in number of spouses and household heads totally disabled from accidents may be because household heads had work-related injuries and their evaluation of their disability may have been in reference to a full-time job away from home. Spouses, however, may have evaluated their accident-related injuries with regard to the ability to carry out housework.

Medical Help Sought

As would be expected, a large proportion of the disabled household heads had visited a doctor or clinic within the past year. Over 83 percent of the male and 90 percent of the female household heads had made such a visit. The frequency with which the spouse had visited a doctor was about the same as for the head (table 5). Many of their disabilities were evidently not serious enough to warrant annual visits. Most of the disabled household heads who did seek medical help went to their own private physician. A few visited a clinic or a chiropractor, or used home remedies (table 6).

Many reasons were given for visits occurring within the past year (1965). However, the reason most often mentioned by both partially and totally disabled household heads and spouses was that of seeking help for problems involving the heart or brain (tables 7 and 8). Accidents necessitating medical help were another common cause for visits to the doctor.

Medical Insurance

In 1965, four out of 10 of the partially or totally disabled household heads reported family medical or dental bills of $100 to $500. As would be expected, families with household heads who were totally disabled had more often incurred greater expenses. A higher proportion of respondents with partial disability reported bills that placed them in the lower dollar categories--in particular, those under $100--shown in table 9.

About two-thirds of the disabled household heads reported having some health insurance. The proportion was higher for the partially disabled (71.5 percent) than for the totally disabled (58.8 percent). The type of health insurance most frequently reported by both partially and totally disabled household heads was Medicare. Some had commercial insurance and some had a combination of Medicare and commercial insurance (table 11).

Since possession of health insurance was reported by only about 70 percent of the household heads, many were without any protection against medical expenses (table 12). Ten percent of the disabled--nearly the same number of partially and totally disabled--had medical expenses of $50 or more and no health insurance. They used various methods to pay these bills. The most commonly reported method was that of obtaining help from a welfare organization. Assistance was also received from relatives, veterans' services, and other public agencies (table 13).

DELINEATION OF POVERTY

Though household income alone has frequently been used to determine whether a family is in poverty, such a measure has shortcomings. To provide a better measuring tool, the Economic Research Service developed a household size-income classification. In this, size of household is used to adjust income data and bring both measurements--household and income--to a more common and comparable base. The first two classes contain those households in poverty. Class 3 has the marginal group; the household is in or out of poverty depending on several factors. Classes 4 and 5 contain those households not in poverty (table 14).5/

With this classification method, over 41 percent of the disabled household heads were considered to be in poverty. Of these, nearly 8 percent were in serious poverty, with annual household incomes less than $1,000 and family size ranging from one to eight persons. About one-third of the household heads were in class 3, the marginal category. With a small change in income or the addition of another family member, these households could easily move into class 2 and be considered in poverty. Their marginal situation makes their economic position hardly tenable.

Compared with the entire sample in the Ozarks study, the disabled respondents were in a poorer economic position. Only 25 percent of all respondents in the sample were in poverty, compared with over 41 percent of the disabled respondents. The marginal class contained 33 percent of the disabled household

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5/ For more detail on development of these classes, see the Hoover and Green report cited in footnote 2.

heads, compared with 28 percent of all household heads in the sample. Hence, more of those in the total sample were out of poverty and in classes 4 and 5. Disability, when coupled with large family size and small income, is a real hardship for many households.

GENERAL CHARACTERISTICS OF HOUSEHOLDS

Residence and Family Size

The majority of the disabled household heads studied lived in residences that were not directly related to farming. Only one in six lived on a farm. The most frequently reported size of household for both farm and nonfarm residents was two persons (table 15). Fifty-four percent of the farm and 44 percent of the nonfarm households were composed of two persons. Single-member households were reported by 25 percent of the nonfarm residents, but by only 3 percent of the farm residents. The second most common household size for farm residents was three persons, which was nearly identical to the mean household size of 2.99. The mean size of nonfarm households was slightly smaller at 2.62. Large households of five or more members were found among 18 percent of the farm and 15 percent of the nonfarm households with disabled household heads.

Family size--the number of persons in the household--relative to the amount of household income is frequently used as an indicator of economic well-being. About half the households with two members had annual incomes between $1,000 and $1,999 (table 16). One in eight households had incomes under $1,000, and four out of 10 of these contained more than one person. For those households with less than $1,000 annual income, having more than one member put them in serious poverty.

The most commonly reported size of household over all income levels was two persons. This was also true for each income level individually, except the lowest. For households at that level, nearly six out of 10 had one member.

Farm Tenure

Landownership was the most common method of controlling land among the 72 disabled household heads who operated farms. Eighty-six percent of these farmers owned all the land they operated and an additional 6 percent operated both owned and rented land (table 17). The remaining operators rented their land, except one who functioned as a manager.

Home Production of Food

Most of the farm households with disabled heads produced some food for home consumption. Though the amount was not reported for individual households, eight of nine farmers produced garden products, poultry, pork, or beef (table 18). Over 60 percent of the nonfarm residents produced some food for home use, primarily garden products, though a few raised some meat animals. Poultry was the second most frequently mentioned item, followed by beef and hogs, for both farm and nonfarm households.

GENERAL CHARACTERISTICS OF HOUSEHOLD HEADS

Age

The mean age of all household heads in the 1966 Ozarks study was 55. Disabled heads were considerably older, with a mean age of 64. The median age for disabled household heads was 66. More than half the disabled household heads were over 65 and nearly seven out of 10 were over 55. Only 4 percent were under 35.

The mean age of the disabled farm residents was nearly 4 years less than that of the disabled nonfarm residents (table 19). Up to a certain point, advanced age and disability seemed to go together. The percentage of disabled nonfarm household heads increased steadily until the 75-year category was reached, when the percentage declined. The situation was similar for farm residents, except that the percentage increased through age 64 and then dropped off. At the younger age levels, most of the disabilities seemed to be partial. At age 35 and up through age 65, most of the respondents indicated that their disabilities were total. From age 65 and up, a higher percentage of partial disabilities was reported (table 20).

Advanced age and low income seem to be positively related among the disabled household heads in the Ozarks. In all five of the household size-income classes, more than two-thirds of the respondents were 55 or over (table 21). In the two poverty classes and the marginal class 3, over three-fourths of the respondents were 55 or over. These proportions are considerably higher than for the entire Ozarks sample, where the percentage over 55 years ranged from 37 for household heads in class 4 up to 70 for household heads in class 2.

Sex

In general, disabled male household heads outnumbered disabled female household heads by more than three to one (table 22). The second household size-income class (poverty class 2) had the largest proportion of male household heads of any class, and the third household size-income class (the marginal class) had the largest proportion of female household heads. Generally, however, households headed by males had less tendency to be in poverty than households headed by females.

The sex of the disabled household head was a very important factor in income-producing ability. Only one in 13 male household heads but one in four female household heads had household incomes which put them in the lowest income category--less than $1,000 (table 23). The situation was similar for the next lowest category--$1,000-$1,999--which contained less than one in three of the households headed by males but one in two of those headed by females. The other five income categories--$2,000 up to $10,000--each had a considerably greater percentage of male household heads than female household heads. Less than 3 percent of the households with female heads had incomes of $5,000 or more, compared with nearly 15 percent of the households with male heads.

EMPLOYMENT AND INCOME

Household heads were in four employment status groups: employed, either full or part time; retired; totally disabled; and housewives and a few household heads who were in the labor force but unemployed (table 24). The first three groups each contained nearly 30 percent of the disabled household heads.

Nearly 70 percent of the household heads reported annual household income of less than $3,000 and 46 percent had annual household income of less than $2,000 (table 25). Of those household heads who were employed full-time, 40 percent reported household income of less than $3,000 a year. Over 62 percent of the household heads employed part-time had annual household income of less than $3,000. Most of the other disabled household heads--unemployed, housewives, retired, and totally disabled--had household income below $3,000 a year.

Occupation of Household Head

Size of income received by disabled heads of households varied depending on their occupation. Most household heads in unskilled occupations--such as farmer, service worker, laborer, and clerical worker--reported annual income under $3,000 (table 25). Among household heads in all but five occupations (professional worker, managerial worker, craftsman, operator, and nonfarm laborer), more than half reported income less than $3,000 annually. In only two occupations (professional worker and operator) did over half the disabled household heads have an income of $5,000 or more annually.

Multiple Employment

Multiple employment of disabled household heads living on farms generally involved one off-farm job in addition to that on the farm. Very few disabled household heads held more than one job (table 26). Multiple employment was reported by only 18 percent of the farm household heads and less than 1 percent of the nonfarm household heads.

For the seven farmers with multiple employment, the other job or jobs generally involved a skill or trade. Clerical work, labor, and craftsman were the jobs most commonly reported (table 27).

Regularity of Employment

Although all household heads studied here were by their own admission disabled, absenteeism from work because of disability was not great. Most workers, either heads or spouses who were also disabled, reported losing only 1 to 4 weeks from work the previous year because of disability. Less than 30 percent of the household heads were absent as much as half a year from their jobs (table 28).

For the disabled household heads working part-time, absenteeism was fairly evenly divided between those who were absent 12 weeks or less and those who

were absent 25 or more weeks a year. Since the part-time workers may have greater health problems than full-time workers, their absenteeism rate may be higher. The number of disabled spouses working part-time was so small that no generalization can be made concerning the amount of time they lost from work due to disability.

Unemployment

Nearly all disabled household heads indicated they had been in the labor force at some time in the 5 years preceding the study. The highest percentages of those who had been unemployed at some point during the 5 years were household heads under 35 and household heads 45 to 54 years old. Most household heads without jobs had been unemployed only once in the 5 years (table 29). One had been unemployed three times; another, six times. The length of time the household head was unemployed varied considerably. For one man in the category of 45-54 years, unemployment had been a real problem. He had experienced at least six periods of unemployment in the 5-year period. For the others, as age increased, length of unemployment generally increased. Household heads 45 to 64 years old seemed to experience longer periods of unemployment; during the 5 years considered, nine of the 20 in this category had periods of unemployment that lasted 5 months or more (table 29).

Job tenure was well established for the nearly six out of 10 disabled household heads who reported having held one job during the 5-year period (table 30). As age increased, a greater percentage of these respondents reported having had one job. With increasing age, the likelihood of obtaining another job diminishes. Older people may realize this and be more apt to try to retain their current jobs than would younger people. A few household heads reported having had four or more jobs in the 5 years preceding the study.

Most of the disabled household heads did not consider themselves to be in the labor force. The disabled, housewives, military personnel, students, and the retired are generally excluded. Of the 102 household heads who reported total disability, only six were in the labor force (table 31). Of the partially disabled household heads, 30.3 percent were in the labor force.

Of the six in the labor force who were totally disabled, four were farmers or farm managers, one was an operator, and one was in the manager, official, and proprietor category. Partially disabled household heads in the labor force were employed in a number of occupations. The occupation most frequently given was that of farming, as was true for the totally disabled. Other occupations--such as operative, craftsman, laborer, manager, service worker, clerical worker, and professional worker--were also mentioned.

Effect of Disability on Earning Ability

Disability, either total or partial, had a marked impact on the earning ability of the household heads (table 32). About two-thirds of the disabled household heads had annual incomes of less than $3,000. Only 12 percent of the

partially disabled and 12 percent of the totally disabled household heads had annual household incomes over $5,000 during 1966. Half the household heads reporting disabilities which they regarded as total were in poverty classes 1 and 2 (table 33). Only 20 percent of those with total disability were in classes 4 and 5 and thus not in poverty. The situation was similar for those with partial disability, with 38 percent in poverty and 26 percent in classes 4 and 5.

Sources of Income

Sources of income differed considerably in the number of times they were mentioned. For those household heads who lived on a farm, income from farming was reported the most frequently, as would be expected. In fact, it was reported twice as often as the next source, income from retirement funds (table 34). Four out of 10 of the farm residents reported having farm income. Dependence on transfer funds, such as unemployment compensation and welfare, was reported by only one in eight. Income from retirement funds was the most frequently mentioned single source for the nonfarm resident. Welfare and unemployment income were reported by 37 percent of all nonfarm respondents. As would be expected, income from farming was mentioned only rarely among the nonfarm residents. For both groups, income from salaries was the third most often mentioned source.

Nearly three-fourths of all farm households with disabled household heads reported gross farm income of less than $2,500 (table 35). This large percentage is indicative of the poverty existing among many of the disabled farm operators in the Ozarks. Regardless of family size, a gross income of this amount would put its recipient in poverty. Also, at the higher income levels--for example, $7,500 gross sales and up--many units would be in poverty if the family contained as many as three members.

Number of Earners in Household

The incidence of income earners was heaviest in favor of one for the nonfarm households and two for the farm households (table 36). More than 50 percent of the nonfarm households had one earner, compared with 44 percent for the farm households. A few nonfarm households had five or more income earners and a few farm households reported no earners.

EDUCATION

Attainment by Household Head

Educational achievement varied among disabled household heads. Although nearly three out of four had completed eight grades or less, more of the household heads had received no schooling than had attended college. Only one in nine had completed high school, and only one in 31 had any college education (table 37).

The number of years of education seemed to affect which household size-income class a disabled household head would be in. Disabled household heads with no formal education were either in poverty (class 1 or 2) or in the marginal category (class 3) (table 38). On the other hand, none of the college graduates were in poverty. For those with just a grade school education, the odds of being in poverty seemed great. More than 80 percent of the respondents with 1 to 8 years of education were either in poverty or the marginal category. As the number of years of education increased, the percentages in classes 1, 2, and 3 were reduced.

The impact of education on the number of disabled household heads in a particular poverty class was especially marked when the number of persons in classes 1 and 2 who had a high school education was compared with the number in classes 1 and 2 who had less than a high school education. None of the disabled household heads in class 1 and only 4 percent in class 2 had a high school education. The number of persons with a high school education did increase with each higher household size-income class. The rate of increase was very small for the first few classes but rose substantially for classes 4 and 5. Only 8 percent in class 3 but 24 percent in class 4 and 32 percent in class 5 had a high school education. Eighty-eight percent of all the disabled household heads had less than a high school education.

Nearly 50 percent of all disabled household heads with 8 years or less of education were in poverty, compared with only 21 percent of those with 9 or more years. A few of those with less than 8 years of education were able to get enough income to keep out of poverty and above the marginal class. On the other hand, some with a high school education were not able to stay out of poverty.

The amount of education which the disabled household heads had received decreased in the older age groups. Table 37 shows the number in each age group by the years of education they had received. As the age level increased, a smaller proportion had completed 9 or more years of schooling. Generally increasing interest in getting an education was evident among the younger age groups. Of those below age 35, 44 percent had completed high school, compared with only 14 percent of those aged 35-54. However, very few of the household heads, regardless of age level, had any college (3.2 percent), and fewer (1.4 percent) had completed college.

A considerable difference existed in the employment status of disabled household heads relative to the amount of schooling they had. With one exception, all household heads who reported no education were either retired, unable to work, or housewives. The one exception was employed full time. Of the six household heads who were college graduates, four were employed full time, one was retired, and one was unable to work. The more education a household head had, the greater his or her chances of being employed. The probability of employment for a household head with an eighth-grade education was double that of one with less than 8 years of schooling. In addition, household heads with a high school diploma had a better chance of being employed than did household heads with some high school. Similarly, household heads with a college degree were more likely to be employed than were household heads with some college. Few of either the high school graduates or persons who had

attended college were employed part-time. Part-time work was common among those with less than a high school education.

Just as education was important in determining a disabled household head's employment status, it was also important in influencing his or her specific occupation. Some occupations seemed to be restricted to persons with certain levels of education (table 39). For example, all farm laborers were in the group with no more than a grade school education. None of the farmers, clerical workers, craftsmen, operators, housewives, unemployed, or household heads who were both retired and disabled6/ had more than a high school education. However, no particular occupation was limited to those with high school training. The few household heads classified as professionals all had at least a high school education.

The other occupations--such as laborer, service worker, and manager--were not clustered at any one educational level. Laborers were found at all levels except among college graduates. Service workers had 5 to 16 years of schooling. The amount of education which managers had ranged from 1 year up through college. Members of the retired and disabled group could be found at all educational levels.

Generally, workers in certain occupational groups have greatly increased chances of being in poverty--for example, farm laborers as opposed to skilled workers, craftsmen, or professional workers. In the Ozarks, the chances of being in poverty were two out of three for disabled farm laborers and better than one out of two for those who were either unable to work or were in the retired and disabled groups. For household heads in the rest of the occupations, chances of being in either of the poverty classes varied from nearly one out of two for farmers to about one out of seven for operatives. No professional or clerical workers were in the poverty classes (table 40).

Less than 14 percent of all disabled household heads indicated that they were in nonfarm employment or that their last job had been in nonfarm work. Of these, nearly 40 percent indicated that they had averaged over 41 hours of work a week, with 8 percent reporting more than 60 hours a week (table 41). Nearly two-thirds worked 40 hours or less a week, and 13 percent worked 20 hours or less a week.

Education of Children

The amount of education which the disabled household heads thought their children needed seemed to be tempered by their economic position. Generally, those with lower incomes thought their children needed fewer years of schooling than did those with higher incomes.

Compared with household heads having annual household incomes of $3,000 or more, nearly twice as many household heads with annual household incomes under $3,000 believed their children needed only a high school education

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6/ It could not be determined whether persons in the retired and disabled group retired early because of disability, retired at the usual age, or were affected by other circumstances.

(table 42). Similarly, 34 percent of those with annual household incomes under $3,000 and 67 percent with annual household incomes of $3,000 or more said their children needed a college education.

What household heads thought their children needed in the way of an education and what they expected their oldest son to obtain were not always the same. When queried concerning the amount of education expected of the oldest son, almost half of those in the higher income group expected their son to get a college education (table 43). In some cases, expectations for their son's education seemed greater than either their ability to finance it or the son's willingness or ability to get it. For the lower income group, about one-third expected their oldest son to complete college. The expectation of these parents for the education of their oldest son was about equal to their statement of his educational needs. It is not known whether heads with household incomes under $3,000 annually were better able to provide for the education they expected of their children or whether these household heads reduced their expectations to conform more to their available resources.

Nearly half (48.7 percent) of the disabled household heads had children who had dropped out of school. The dropout rate was highest for children of families whose incomes put them in poverty. Over four-fifths of all dropouts were members of households with incomes of less than $3,000 a year. Nearly three-fifths were in households with incomes of less than $2,000 a year. Only 4 percent were in households with annual incomes of $5,000 or more.

Reasons for dropping out varied by income. In households with annual incomes of less than $3,000, 25.4 percent of the youngest of the children who dropped out of school left to get married (table 44).7/ Nearly 20 percent wanted to go to work; the same percentage refused to go to school; and 14 percent were needed at home. In households with annual incomes of $3,000 or more, the children dropping out of school most frequently left to go to work. Others left to get married, refused to attend, or had other reasons. Household heads in either income group rarely listed poor grades as the reason their children had quit school.

Most of the dropouts had completed grade school (table 45). One-fifth quit before entering high school and two-fifths quit after about 2 years of high school. One-fourth ended their formal education after completing high school.

IMPLICATIONS

A high incidence of disability in an area indicates insufficient or inaccessible medical and rehabilitative services--probably extending over a long period of time. In the Ozarks, the scarcity of these services is exacerbated by income deprivation, advanced age of the rural household heads, and geographic isolation--factors which affect accessibility to any services

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7/ Household heads who had any children at home or living away who did not finish high school were asked why the youngest of such children had quit school.

available. What, then, are the prospects for rehabilitating or otherwise helping members of this disabled group to live more comfortably?

The success of rehabilitation services depends on identifying people whose handicaps are such that these services may reasonably be expected to enable them to work. And their occupation would need to be consistent with any restrictions on their capacities and abilities.

Because the data in this report reflect household heads' diagnoses of disabilities, and medical confirmation was not obtained, estimating the rehabilitative potential of this group is hazardous. However, if it is assumed that one-third of those who are totally disabled and under age 55 and one-half of those who are partially disabled and under age 55 have the potential for rehabilitation, approximately 10 to 15 percent of all Ozarks household heads reporting partial or total disability may have rehabilitative potential.8/

Many of the remaining 85 to 90 percent of the disabled household heads need supplements to earned and other income. Four out of 10 of those aged 55 or older were in poverty. Disability payments and other nonwork income received by this group should be examined for adequacy.

8/ Upper age limits for rehabilitation are State-determined and may vary. However, because each person accepted for rehabilitation must have reasonable expectation of obtaining gainful employment, age 55 was used as the cutoff in the estimates. No age discrimination was intended.

Table 1.--Level of disability of household heads in survey, 1966

Level of disability	Household heads in survey	
	No.	Pct.
None	974	68.9
Partial	337	23.9
Total	102	7.2
All household heads	1/1,413	100.0

1/ Of this total, representing all household heads in a 1966 survey of the Ozarks region, only 439 are analyzed in this report. The 1,413 is given to establish a base for reference. For analysis of the complete survey, see Hoover, Herbert and Bernal L. Green, Human Resources in the Ozarks Region... With Emphasis on the Poor, Econ. Res. Serv., U. S. Dept. Agr., Agr. Econ. Rpt. 182, May 1970.

Table 2.--Disabled household heads and spouses, by work limitations due to disability, 1966

Work limitations	Head		Spouse	
	No.	Pct.	No.	Pct.
Yes	426	97.0	148	49.5
No	13	3.0	151	50.5
Total heads and spouses	439	100.0	299	100.0

Table 3.--Level of disability of household heads, by health problems for which heads have sought medical help, 1966

Health problem	Level of disability			
	Partial		Total	
	No.	Pct.	No.	Pct.
Arthritis	43	12.7	8	7.8
Asthma	5	1.5	1	1.0
Cancer	2	.6	2	2.0
Diabetes	8	2.4	3	2.9
Glandular	6	1.8	0	0
Heart or brain	51	15.1	35	34.2
Blood pressure	34	10.1	2	2.0
Loss of eyesight	10	3.0	1	1.0
Loss of hearing	1	.3	0	0
Nerves	11	3.3	2	2.0
Tuberculosis	1	.3	2	2.0
Tumor	0	0	1	1.0
Ulcer	9	2.7	2	2.0
Weakness of limbs	6	1.8	2	1.0
Other disabilities	54	16.0	19	18.6
Childhood diseases	5	1.5	0	0
Disfiguration	1	.3	1	1.0
Loss of limbs	1	.3	2	2.0
Accidents	25	7.4	12	11.7
All other	44	13.0	7	6.8
Not applicable or no response1/	20	5.9	0	0
Total household heads	337	100.0	102	100.0

1/ Includes those who had not sought medical care for the specific problem (not applicable) and those who did not specify a health problem but reported disability (no response).

Table 4.--Level of disability of spouses of disabled household heads, by health problems for which spouses have sought medical help, 1966

Health problem	Level of disability			
	Partial		Total	
	No.	Pct.	No.	Pct.
Arthritis	22	16.2	1	7.1
Asthma	4	2.9	0	0
Cancer	2	1.5	2	14.3
Diabetes	7	5.2	0	0
Heart or brain	17	12.5	4	28.6
Blood pressure	18	13.2	1	7.1
Loss of eyesight	2	1.5	1	7.1
Loss of hearing	1	.7	0	0
Nerves	10	7.4	1	7.1
Pneumonia	1	.7	1	7.1
Ulcer	2	1.5	0	0
Weakness of limbs	3	2.2	0	0
Other disabilities	26	19.1	1	7.1
Childhood diseases	1	.7	0	0
Accidents	3	2.2	0	0
All other	10	7.4	2	14.3
Not applicable or no response1/	7	5.2	0	0
Total spouses	136	100.0	14	99.8

1/ Includes those who had not sought medical care for the specific problem (not applicable) and those who did not specify a health problem but reported disability (no response).

Table 5.--Disabled male and female household heads and spouses visiting doctor or clinic, by length of time since visit, 1966

Months since last visit	Head				Spouse of--			
	Male		Female		Male head		Female head	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
0-6	241	71.9	85	81.7	120	80.5	1	100.0
7-12	38	11.3	9	8.7	12	8.1	0	0
13-24	19	5.7	0	0	8	5.4	0	0
25-36	12	3.6	0	0	3	2.0	0	0
37-48	6	1.8	0	0	0	0	0	0
49 and over	10	3.0	7	6.7	2	1.3	0	0
No response	9	2.7	3	2.9	4	2.7	0	0
Total heads and spouses	335	100.0	104	100.0	149	100.0	1	100.0

Table 6.--Disabled household heads and spouses who sought medical treatment, by type of action taken, 1966

Action taken	Head		Spouse	
	No.	Pct.	No.	Pct.
Visited private physician	198	89.2	86	89.6
Visited clinic	5	2.2	3	3.1
Visited chiropractor	0	0	1	1.0
Used home remedies	1	.5	0	0
Other	18	8.1	6	6.3
Total heads and spouses	222	100.0	96	100.0

Table 7.--Level of disability of household heads, by present health problems for which heads sought medical care within the past year (1965), 1966

Health problem	Level of disability			
	Partial		Total	
	Number	Percent	Number	Percent
Arthritis	13	3.9	6	5.8
Asthma	4	1.2	1	1.0
Cancer	1	.3	1	1.0
Diabetes	5	1.5	3	2.9
Glandular	3	.9	0	0
Related to heart or brain	22	6.5	33	32.3
Hemorrhoids	1	.3	1	1.0
Blood pressure	6	1.8	1	1.0
Loss of eyesight	1	.3	2	2.0
Nerves	3	.9	2	2.0
Pneumonia	1	.3	0	0
Tuberculosis	1	.3	2	2.0
Tumor	0	0	1	1.0
Ulcer	8	2.4	2	2.0
Weakness of limbs	3	.9	1	1.0
Other diseases	28	8.3	16	15.7
Childhood diseases	6	1.8	1	1.0
Loss of limbs	0	0	1	1.0
Poisoning	1	.3	0	0
Accidents	19	5.6	11	10.7
All other	14	4.2	4	3.9
Not applicable or no response1/	197	58.4	13	12.7
Total heads	337	100.0	102	100.0

1/ Includes those who had not sought medical care in the preceding year (not applicable), and those who did not specify a health problem, but reported disability (no response).

Table 8.--Level of disability of spouses of disabled household heads, by present health problems for which spouses sought medical care within the past year (1965), 1966

Health problem	Level of disability of spouse			
	Partial		Total	
	Number	Percent	Number	Percent
Arthritis	5	3.7	1	7.1
Cancer	2	1.5	3	21.4
Diabetes	3	2.2	0	0
Related to heart or brain	10	7.3	4	28.7
Blood pressure	7	5.1	0	0
Loss of eyesight	0	0	2	14.3
Nerves	5	3.7	1	7.1
Pneumonia	2	1.5	2	14.3
Ulcer	1	.7	0	0
Other diseases	17	12.5	1	7.1
Childhood diseases	2	1.5	0	0
Childbirth	1	.7	0	0
Accidents	5	3.7	0	0
All other	5	3.7	0	0
Not applicable or no response1/	71	52.2	0	0
Total spouses	136	100.0	14	100.0

1/ Includes those who had not sought medical care in the preceding year (not applicable), and those who did not specify a health problem but reported disability (no response).

Table 9.--Level of disability of household heads, by amount of families' medical and dental bills, 1966

Amount of bill	Level of disability					
	Partial		Total		Total heads	
	Number	Percent	Number	Percent	Number	Percent
Less than $10	40	11.9	6	5.9	46	10.5
$10-$24	17	5.0	3	2.9	20	4.6
$25-$49	41	12.2	7	6.9	48	10.9
$50-$99	47	13.9	10	9.8	57	13.0
$100-$249	90	26.7	19	18.6	109	24.8
$250-$499	48	14.2	24	23.5	72	16.4
$500-$999	32	9.5	12	11.8	44	10.0
$1,000 or more	16	4.8	17	16.7	33	7.5
No response or didn't know	6	1.8	4	3.9	10	2.3
Total heads	337	100.0	102	100.0	439	100.0

Table 10.--Level of disability of household heads, by health insurance held, 1966

Item	Level of disability					
	Partial		Total		Total heads	
	Number	Percent	Number	Percent	Number	Percent
Had insurance	241	71.5	60	58.8	301	68.6
No insurance	92	27.3	41	40.2	133	30.3
No response or didn't know	4	1.2	1	1.0	5	1.1
Total heads	337	100.0	102	100.0	439	100.0

Table 11.--Level of disability of household heads, by type of insurance held, 1966

Type of insurance	Level of disability				Total heads	
	Partial		Total			
	Number	Percent	Number	Percent	Number	Percent
Major commercial	19	5.6	3	2.9	22	5.0
Other health and accident...	58	17.2	19	18.6	77	17.5
More than one of the above.....	1	.3	2	2.0	3	.7
Medicare.....	106	31.5	25	24.5	131	29.8
Other.....	1	.3	0	0	1	.2
Medicare and commercial.....	56	16.6	11	10.8	67	15.3
Not applicable and no response	96	28.5	42	41.2	138	31.4
Total heads...	337	100.0	102	100.0	439	99.9

Table 12.--Level of disability of household heads with no health or hospital insurance, by amount of medical expense, 1966

Item	Level of disability				Total households	
	Partial		Total			
	Number	Percent	Number	Percent	Number	Percent
Heads with medical expense of $50 or more.....	24	7.1	21	20.6	45	10.2
Heads without medical expense of $50 or more.....	77	22.9	26	25.5	103	23.5
Not applicable and no response.....	236	70.0	55	53.9	291	66.3
Total heads.....	337	100.0	102	100.0	439	100.0

Table 13.--Level of disability of household heads, by method used to pay medical bills not covered by medical or health insurance, 1966

Method used	Level of disability				Total heads	
	Partial		Total			
	Number	Percent	Number	Percent	Number	Percent
Health agency	1	.3	0	0	1	.2
Welfare organization	13	3.9	10	9.8	23	5.2
Relative or friend, or both	0	0	2	2.0	2	.5
More than one of the above	0	0	0	0	0	0
Other	9	2.7	6	5.9	15	3.4
Veteran services or hospital	4	1.2	7	6.9	11	2.5
Not applicable and no response	310	91.9	77	75.5	387	88.2
Total heads	337	100.0	102	100.0	439	100.0

Table 14.--Relative income deprivation based on household size and 1965 income, disabled household heads, 1966[1/]

Household income in 1965	Household size-income class[2/]						
	1--Seriously deprived	2--Deprived	3--Marginal	4--Probably not deprived	5--Definitely not deprived	6--(Other) (undetermined)[3/]	Total heads
	Number						
0-$999	22	31	0	0	0	0	53
$1,000 -$1,999	10	88	52	0	0	0	150
$2,000 -$2,999	1	21	69	4	0	0	95
$3,000 -$4,999	0	8	24	46	4	0	82
$5,000 -$7,499	0	0	0	17	13	0	30
$7,500 -$9,999	0	0	0	2	12	0	14
$10,000 and over	0	0	0	0	8	0	8
Other	0	0	0	0	0	7	7
Total heads	33	148	145	69	37	7	439
	Percent						
Distribution of heads	7.5	33.7	33.0	15.7	o.4	1.6	99.9

1/ Income data based on household income in 1965; survey was conducted during 1966.

2/ For criteria used to develop these classes, see Hoover, Herbert and Bernal L. Green, Human Resources in the Ozarks Region...With Emphasis on the Poor, Econ. Res. Serv., U. S. Dept. Agr., cooperating with Agr. Expt. Stations, Univ. Ark., and Univ. Mo., Agr. Econ. Rpt. 182, May 1970, table 10.

3/ Income not reported.

Table 15.--Farm and nonfarm households with disabled heads, by number of persons in household, 1966

Number in household	Farm		Nonfarm	
	Number	Percent	Number	Percent
1	2	2.8	94	25.6
2	39	54.1	161	43.9
3	14	19.4	30	8.2
4	4	5.6	27	7.4
5	7	9.7	22	6.0
6	4	5.6	13	3.5
7	0	0	6	1.6
8	0	0	8	2.2
9	2	2.8	6	1.6
Total households	72	100.0	367	100.0
Mean	2.99		2.62	

Table 16.--Household income in 1965, by number of persons in household, households with disabled heads, 1966

Number in household	Household income in 1965[1]								All households	
	0-$999	$1,000-$1,999	$2,000-$2,999	$3,000-$4,999	$5,000-$7,499	$7,500-$9,999	$10,000 and over	Other[2]	No.	Pct.
	Percent									
1	58.5	34.7	4.2	4.9	3.3	7.1	0	42.9	96	21.9
2	28.3	50.0	63.2	37.8	23.3	28.6	62.5	42.9	200	45.6
3	7.5	6.0	9.5	18.3	16.7	14.3	0	0	44	10.0
4	1.9	2.7	7.4	9.8	16.7	28.6	25.0	0	31	7.1
5	0	3.3	5.3	13.4	20.0	7.1	0	14.3	29	6.6
6	1.9	1.3	5.3	3.7	16.7	7.1	0	0	17	3.9
7	0	.7	1.1	2.4	3.3	0	12.5	0	6	1.4
8	1.9	1.3	3.2	1.2	0	7.1	0	0	8	1.8
9	0	0	1.1	8.5	0	0	0	0	8	1.8
Total households	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	439	100.0
Number in household income class	53	150	95	82	30	14	8	7		
	Percent									
Income distribution	12.1	34.2	21.6	18.7	6.8	3.2	1.8	1.6	---	100.0

1/ Income data based on household income in 1965; survey was conducted during 1966.
2/ Income level not reported.

Table 17.--Disabled farm operators by tenure, 1966

Tenure	Operators	
	No.	Pct.
Own and rent	4	5.6
Own	62	86.1
Rent	5	6.9
Manage	1	1.4
Total operators	72	100.0

Table 18.--Farm and nonfarm households with disabled heads, by home production of food, 1966

Home production of food	Farm	Nonfarm	Total households
	Number		
Planted garden	58	215	273
Processed poultry	29	44	73
Butchered beef	26	18	44
Butchered hog	18	18	36
Produced some meat	49	59	108
None	8	142	150
Total households1/	--	---	---

1/ Not applicable because multiple answers were given.

Table 19.--Farm and nonfarm households, by age of disabled head, 1966

Age	Farm		Nonfarm	
	No.	Pct.	No.	Pct.
Under 25 years	0	0	1	.3
25-34	2	2.8	15	4.1
35-44	5	6.9	28	7.6
45-54	9	12.5	38	10.4
55-64	26	36.1	68	18.5
65-74	23	32.0	121	32.9
75 and over	7	9.7	96	26.2
Total households	72	100.0	367	100.0
Median age	62		67	
Mean age	60.92		64.50	

Table 20.--Level of disability of household heads, by age of head, 1966

Age	Level of disability	
	Partial	Total
	Number	
Under 25 years	1	0
25-34	16	1
35-44	19	14
45-54	29	18
55-64	66	28
65-74	120	24
75 and over	86	17
Total heads	337	102

Table 21.--Household size-income class, by age of disabled household head, 1966

Age	Household size-income class1/						
	1	2	3	4	5	62/	Total
	Number						Pct.
Under 25 years	0	1	0	0	0	0	1	0.2
25-34	1	3	6	5	2	0	17	3.9
35-44	3	14	7	2	6	1	33	7.5
45-54	4	12	10	16	4	1	47	10.7
55-64	12	26	25	19	10	2	94	21.4
65-74	10	49	54	18	12	1	144	32.8
75 and over	3	43	43	9	3	2	103	23.5
Total heads	33	148	145	69	37	7	439	100.0
	Percent						
Distribution	7.5	33.7	33.0	15.7	8.4	1.6		99.9

1/ See table 10, footnote 2 for information on criteria used to develop these classes.

2/ Income not reported.

Table 22.--Household size-income class, by sex of disabled household head, 1966

Sex	Household size-income class1/						Total heads
	1	2	3	4	5	6	
	Number						
Male	29	108	100	62	32	4	335
Female	4	40	45	7	5	3	104
Total heads	33	148	145	69	37	7	439

1/ See table 10, footnote 2 for information on criteria used to develop these classes.

Table 23.--Household income in 1965, by sex of disabled household head, 1966

Sex	Household income in 1965[1]								Total households	Percentage distribution of households
	0-$999	$1,000-$1,999	$2,000-$2,999	$3,000-$4,999	$5,000-$7,499	$7,500-$9,999	$10,000 and over	Other[2]		
	Number									
Male	25	98	84	75	29	12	8	4	335	76.3
Female	28	52	11	7	1	2	0	3	104	23.7
Total heads	53	150	95	82	30	14	8	7	439	
	Percent									
Income distribution	12.1	34.2	21.6	18.7	6.8	3.2	1.8	1.6	100.0	100.0

1/ Income data based on household income in 1965; survey was conducted during 1966.
2/ Income level not reported.

Table 24.--Household income in 1965, by current employment status of disabled household head, 1966

Current employment status	Household income in 1965[1]								Disabled household heads	
	0-$999	$1,000-$1,999	$2,000-$2,999	$3,000-$4,999	$5,000-$7,499	$7,500-$9,999	$10,000 and over	Other[2]		
	Number								No.	Pct.
Full-time	3	14	17	30	15	4	1	0	84	19.1
Part-time	4	13	8	10	3	0	2	0	40	9.1
Unemployed	1	1	3	0	0	0	0	0	5	1.1
Housewife	21	32	7	4	1	2	0	2	69	15.7
Retired	14	40	34	15	2	5	3	2	115	26.2
Total disability	10	50	26	23	9	3	2	3	126	28.7
Total heads	53	150	95	82	30	14	8	7	439	99.9
	Percent									
Income distribution of heads	12.1	34.2	21.6	18.7	6.8	3.2	1.8	1.6		100.0

1/ Income data based on household income in 1965; survey was conducted during 1966.
2/ Income level not reported.

Table 25.--Distribution of disabled household heads in 1965 household income-groups, by occupation, 1966

Occupation	Household income in 1965[1/]					
	0-$2,999		$3,000-$4,999		$5,000-$10,000 and over	
	Number	Percent	Number	Percent	Number	Percent
Farmer	27	57.4	14	29.8	6	12.8
Professional	0	0	1	33.0	2	66.0
Manager	5	45.5	4	36.4	2	18.2
Clerical	2	66.0	0	0	1	33.0
Crafts	3	25.0	7	58.3	2	16.7
Operator	3	20.0	4	26.7	8	53.3
Service	4	57.1	2	28.6	1	14.3
Farm labor	2	66.0	1	33.0	0	0
Nonfarm labor	2	28.6	4	57.1	1	14.3
Unemployed or part-time	7	63.6	2	18.2	2	18.2
Housewife	79	90.8	5	5.7	3	3.4
Military	1	100.0	0	0	0	0
Retired	100	76.9	19	14.6	11	8.5
Disabled	43	63.2	17	25.0	8	11.8
Retired and disabled[2/]	19	73.1	2	7.7	5	19.2
Other	1	100.0	0	0	0	0
Total heads	298	69.0	82	19.0	52	12.0

1/ Income data based on household income in 1965; survey was conducted during 1966.

2/ It could not be determined whether persons in the retired and disabled group retired early because of disability, retired at the usual age, or were affected by other circumstances.

Table 26.--Farm and nonfarm households with disabled heads, by multiple employment of head, 1966

Did head have multiple employment?	Farm		Nonfarm	
	No.	Pct.	No.	Pct.
Yes	13	18.1	3	.8
No	58	80.5	357	97.3
No response	0	0	2	.5
Unemployed	1	1.4	5	1.4
Total households	72	100.0	367	100.0

Table 27.--Secondary occupation of disabled household heads with multiple employment, by primary occupation, 1966

Primary occupation	Secondary occupation	Disabled heads
	Type	Number
Farmer	Clerical worker, laborer, operative, or craftsman	7
Manager	Farmer	1
Craftsman	Farmer, clerical worker, or craftsman	3
Laborer	Farmer or laborer	2
Retired	Unemployed or part-time housewife	2
Disabled	Unemployed or part-time	1
Total heads with multiple employment		16

Table 28.--Disabled household heads and spouses, by number of weeks lost from work in past year because of disability, 1966

Weeks lost	Head		Spouse	
	No.	Pct.	No.	Pct.
0	1	1.7	0	0
1-4	24	42.1	10	71.4
5-8	7	12.3	2	14.3
9-12	5	8.8	2	14.3
13-16	1	1.7	0	0
17-20	3	5.3	0	0
21-24	0	0	0	0
25 and over	16	28.1	0	0
Total heads and spouses	57	100.0	14	100.0

Table 29. Frequency and length of unemployment of disabled household heads, by age, 1966

Age	Unemployment							
	Frequency			Length (months)				
	Once	Twice	3 or more times	1	2	3	4	5 or more
	Number							
Under 25 years	0	1	0	0	0	0	0	1
25-34	2	0	0	1	1	0	0	0
35-44	2	0	0	1	0	0	1	0
45-54	4	1	1	0	0	0	0	6
55-64	3	1	0	0	1	0	0	3
65-74	0	0	1	0	0	0	0	1
75 and over	0	0	0	0	0	0	0	0
Total heads	11	3	2	2	2	0	1	11

Table 30.--Jobs held by disabled household heads in the 5 years preceding the study, by age of head, 1966

Age	Jobs held					
	1	2	3	4	5	6 or more
	Number					
Under 25 years	0	0	0	1	0	0
25-34	3	2	4	1	4	3
35-44	10	9	5	2	2	3
45-54	20	19	5	2	1	2
55-64	44	40	5	4	0	1
65-74	97	39	7	1	0	0
75 and over	86	14	0	0	0	0
Total heads reporting jobs	260	123	24	11	7	9

Table 31.--Level of disability of household heads, by occupation of head, 1966

Occupation	Level of disability		Total heads
	Partial	Total	
	Number		
Professional	3	0	3
Manager	10	1	11
Clerical	3	0	3
Sales	0	0	0
Craftsman	12	0	12
Operative	14	1	15
Service	7	0	7
Private household	0	0	0
Laborer	7	0	7
Farmer	43	4	47
Farm laborer	3	0	3
Total heads reporting jobs	102	6	108

Table 32.--Household income in 1965, by level of disability of household head, 1966

Level of disability	Household income in 1965[1/]			Total heads
	Less than $3,000	$3,000-$4,999	$5,000 and over	
	Number			
Partial	230	63	40	333
Total	68	19	12	99
Total heads	298	82	52	[2/]432

1/ Income data based on household income in 1965; survey was conducted during 1966.

2/ Does not include 7 who gave no information on income.

Table 33.--Household size-income class, by level of disability of household head, 1966

Level of disability	Household size-income class[1/]						Total heads
	1	2	3	4	5	6	
	Number						
Partial	24	106	117	56	30	4	337
Total	9	42	28	13	7	3	102
Total heads	33	148	145	69	37	7	439

1/ See table 10, footnote 2 for information on criteria used to develop these classes.

Table 34.--Income sources of household, by farm and nonfarm residence of disabled household head, 1966

Income sources of household1/	Farm		Nonfarm	
	No.	Pct.	No.	Pct.
Rent	9	5.7	55	8.9
Retirement	33	20.7	175	28.3
Unemployment compensation	11	6.9	71	11.5
Welfare	9	5.7	156	25.2
Salary	31	19.5	114	18.5
Farming	65	40.9	40	6.5
No response	1	.6	7	1.1
Total responses	159	100.0	618	100.0

1/ Income data based on household income in 1965; survey was conducted during 1966.

Table 35.--Disabled farm operators, by gross farm income, 1965

Gross farm income in 1965	Operators	
	No.	Pct.
0-$49	1	1.4
$50-$249	6	8.3
$250-$499	5	6.9
$500-$999	14	19.5
$1,000-$2,499	26	36.1
$2,500-$4,999	11	15.3
$5,000-$7,499	6	8.3
$7,500 and over	3	4.2
Total operators	72	100.0

Table 36.--Farm and nonfarm households with disabled heads, by income earners in household, 1966

Number of income earners	Farm		Nonfarm	
	No.	Pct.	No.	Pct.
0	0	0	5	1.4
1	32	44.4	187	50.9
2	33	45.8	142	38.7
3	4	5.6	15	4.1
4	2	2.8	8	2.2
5 and over	0	0	3	.8
No response	1	1.4	7	1.9
Total households	72	100.0	367	100.0

Table 37.--Age of disabled household head, by educational attainment of head, 1966

Years of school completed	Age of disabled head				Total heads
	Under 35	35-54	55-64	65 and over	
	Number				
0	0	5	1	15	21
1-8	5	47	69	187	308
9-11	5	14	21	20	60
12	7	11	2	16	36
13-15	0	0	1	7	8
16 and over	1	3	0	2	6
Total heads	18	80	94	247	439

Table 38.--Household size-income class by years of educational attainment of disabled head, 1966

Years of school completed	Household size-income class 1/						Total heads
	1	2	3	4	5	6	
	Number						
0	2	7	10	0	0	2	21
1-8	27	122	108	33	16	2	308
9-11	3	12	15	19	9	2	60
12	0	7	9	15	4	1	36
13-15	1	0	3	1	3	0	8
16 and over	0	0	0	1	5	0	6
Total heads	33	148	145	69	37	7	439

1/ See table 10, footnote 2 for information on criteria used to develop these classes.

Table 39.--Educational attainment of disabled household head, by occupation of head, 1966

Occupation	Education completed by head						Total heads
	Less than 8 years	8 years	9-11 years	12 years	Some college	Completed college	
	Number						
Farm laborer and foreman	2	1	0	0	0	0	3
Farmer	17	19	8	3	0	0	47
Laborer	3	1	1	1	1	0	7
Service	1	4	1	0	0	1	7
Operative	4	4	4	3	0	0	15
Craftsman	2	4	3	3	0	0	12
Clerical	1	1	0	1	0	0	3
Manager	3	1	3	3	0	1	11
Professional	0	0	0	1	0	2	3
Housewife	51	21	12	5	0	0	89
Retired	70	37	9	9	7	1	133
Unable to work	35	17	12	4	0	1	69
Retired and disabled1/	13	7	5	1	0	0	26
Unemployed	3	5	2	2	0	0	12
Other	1	1	0	0	0	0	2
Total heads reporting jobs	206	123	60	36	8	6	439

1/ It could not be determined whether persons in the retired and disabled group retired early because of disability, retired at the usual age, or were affected by other circumstances.

Table 40.--Household size-income class, by occupation of disabled household head, 1966

Occupation	Household size-income class 1/					Total heads
	1	2	3	4	5	
	Number					
Farm laborer and foreman	0	2	0	1	0	3
Farmer	3	19	11	10	4	47
Laborer	1	2	3	1	0	7
Service	2	1	2	1	1	7
Operative	2	0	2	6	5	15
Craftsman	0	2	4	5	1	12
Clerical	0	0	1	1	1	3
Manager	0	2	3	5	1	11
Professional	0	0	0	1	2	3
Housewife	4	35	39	5	4	87
Retired	11	39	53	15	12	130
Unable to work	6	29	18	12	3	68
Retired and disabled 2/	3	11	6	4	2	26
Unemployed	1	6	1	2	1	11
Other	0	0	2	0	0	2
Total heads reporting jobs	33	148	145	69	37	3/432

1/ See table 10, footnote 2 for information on criteria used to develop these classes.

2/ It could not be determined whether persons in the retired and disabled group retired early because of disability, retired at the usual age, or were affected by other circumstances.

3/ Does not include 7 who gave no information on income.

Table 41.--Disabled household heads, by average hours worked per week in last or present nonfarm job, 1966

Number of hours	Disabled heads		Disabled heads reporting nonfarm job	
	No.	Pct.	No.	Pct.
0	328	84.3	0	0
1-20	8	2.1	8	13.1
21-40	29	7.4	29	47.5
41-60	19	4.9	19	31.2
61 and over	5	1.3	5	8.2
Total heads	1/389	100.0	61	100.0

1/ Excludes 50 heads who did not respond or did not have a nonfarm job, or both.

Table 42.--Disabled household heads' opinions on amount of education needed by their children, by 1965 household income, 1966

Years of education their children need	Household income in 1965 1/	
	Less than $3,000	More than $3,000
	Number	
6-9	1	1
10-11	1	1
12	24	13
13-15	11	11
16 and over	20	52
All applicable heads 2/	57	78

1/ Income data based on household income in 1965; survey was conducted during 1966.

2/ Question asked only of those heads with children at home.

Table 43.--Disabled household heads' expectations of educational attainment of oldest student son, by 1965 household income, 1966

Years of education	Household income in 1965[1/]	
	Less than $3,000	$3,000 or more
	Number	
10-11	3	0
12	13	13
13-15	4	13
16 and over	10	22
All applicable heads	30	48

1/ Income data based on household income in 1965; survey was conducted during 1966.

Table 44.--Reason youngest dropout quit school as perceived by disabled household heads, by 1965 household income, 1966

Reason youngest dropout quit school	Household income in 1965[1/]	
	Less than $3,000	$3,000 or more
	Number	
Poor grades	1	2
Poor health	6	1
Retarded	4	2
Needed at home	24	2
Refused to go	35	6
Transportation problems	6	1
Wanted to work	35	11
Became pregnant	1	0
Got married	45	9
Other	20	6
All applicable heads[2/]	177	40

1/ Income data based on household income in 1965; survey was conducted during 1966.

2/ Heads were asked if they had any children at home or living away who did not finish high school. If yes, they were then asked why the youngest of such children had quit school.

Table 45.--Age at which youngest dropout quit school, by 1965 household income, 1966

Age at which youngest dropout quit school	Household income in 1965[1]	
	Less than $3,000	$3,000 or more
	Number	
1-10 years	5	2
11	1	0
12	2	1
13	5	1
14	23	4
15	31	5
16	43	11
17	42	11
18	21	3
19 and over	2	1
All applicable heads[2]	175	39

1/ Income data based on household income in 1965; survey was conducted during 1966.

2/ Totals would be 177 and 40 as in table 44 but reflect lack of response by three respondents.